

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1-79. (Canceled)

80. (Currently Amended) A system for handling unemployment insurance comprising:

a unified database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of an employer associated with the claimant; and

a functional layer that is configured to:

receive information from the employer regarding employees of the employer;

calculate an unemployment insurance tax due by the employer to a federal or state government unemployment insurance agency based on the received information from the employer;

communicate to the employer an invoice requesting payment of the unemployment insurance tax due by the employer;

receive an indication that the unemployment insurance tax due has been paid;

access the unemployment insurance tax payment status of the employer stored in the unified database;

update the accessed unemployment insurance tax payment status of the employer based on the information received from the employer and to reflect payment of the unemployment insurance tax due;

store the updated unemployment insurance tax payment status in the unified database;

receive a request for an unemployment insurance benefit by the claimant; and

evaluate ~~the~~the request for ~~the~~the unemployment insurance benefit by the claimant based on the benefit status of the claimant and the updated unemployment insurance tax payment status of the employer;

~~wherein the functional layer being configured to evaluate the request comprises the functional layer being configured to:~~

~~access the unemployment insurance tax payment status of the employer stored in the unified database;~~

~~determine, based on the accessed unemployment insurance tax payment status of the employer, whether the employer associated with the claimant is an employer currently employing the claimant, and~~

~~if the employer associated with the claimant is determined to be currently employing the claimant, deny the request as fraudulent.~~

81-89. (Canceled)

90. (New) The system of claim 80 wherein the unified database further comprises a data manager configured to manage the unemployment insurance benefit data and the unemployment insurance tax data.

91. (New) The system of claim 80 further comprising an access channel configured to allow a user access to the unified database and to the functional layer.

92. (New) The system of claim 91 wherein the access channel comprises a telephone contact center configured to receive telephone calls from a user.

93. (New) The system of claim 91 wherein the access channel comprises a web self-service center configured to communicate with a user over a computer network.

94. (New) The system of claim 91 wherein the access channel comprises an optical character recognition module configured to scan a paper document received from a user and convert information on the paper document to computer readable data.

95. (New) The system of claim 80 further comprising a unified desktop that is configured to allow a worker to manage the unemployment insurance benefit data, the unemployment insurance tax data, and the functional layer.

96. (New) The system of claim 95 wherein the unified desktop enables the worker to manage the request for the unemployment insurance benefit by the claimant.

97. (New) The system of claim 95 wherein the unified desktop enables the worker to manage the payment of the unemployment insurance tax by the employer.

98. (New) The system of claim 95 wherein the unified desktop comprises one or more pop-up screens that provide information to the worker.

99. (New) The system of claim 95 wherein the unified desktop comprises one or more predetermined scripts for use by the worker.

100. (New) The system of claim 80 further comprising a web page interface configured to receive a web-based communication from a user.

101. (New) The system of claim 100 wherein the web page interface is configured to send a web-based communication to a user.

102. (New) The system of claim 100 wherein the web page interface comprises:  
one or more web pages configured to enable the claimant to submit the request for the unemployment insurance benefit; and

one or more web pages configured to enable the employer to manage payment of the unemployment insurance tax.

103. (New) The system of claim 102 wherein the one or more web pages configured to enable the employer to manage payment of the unemployment insurance tax comprises:

at least one web page displaying the invoice that requests payment of the unemployment insurance tax due by the employer, and

at least one web page configured to receive payment information from the employer for paying the invoice.

104. (New) The system of claim 103, wherein the payment information includes credit card information for paying the invoice.

105. (New) The system of claim 80 further comprising a reporting layer that is configured to generate a report based on the unemployment insurance benefit data and the unemployment insurance tax data.

106. (New) The system of claim 105 wherein the report comprises at least one of an employer balance due report, an employer monthly benefits charge statement, an employer determination of benefits report, a claimant claim history report, a claimant job referral report, a performance metrics report, a notice, an identification of claimant discrepancy report, and an identification of agency discrepancy report.

107. (New) The system of claim 80 further comprising an external system interface configured to communicate with an external agency.

108. (New) The system of claim 107 wherein the external agency includes at least one of the state unemployment insurance agency and the federal unemployment insurance agency.

109. (New) The system of claim 80 wherein the functional layer is further configured to:

- receive the request for the unemployment insurance benefit;
- send a notification to the employer associated with the claimant indicating that the claimant is seeking the unemployment insurance benefit; and
- receive a response from the employer to the notification.

110. (New) The system of claim 109 wherein the functional layer is further configured to update the unified database based on the response from the employer.

111. (New) The system of claim 80 wherein the functional layer is further configured to issue the unemployment insurance benefit to the claimant if the claimant is eligible for the unemployment insurance benefit.

112. (New) The system of claim 111 wherein the functional layer is further configured to receive an update of the benefit status of the claimant.

113. (New) The system of claim 111 wherein the functional layer is further configured to evaluate whether to terminate the unemployment insurance benefit based on the updated benefit status of the claimant.

114. (New) The system of claim 80 wherein the functional layer being configured to evaluate the request comprises the functional layer being configured to:

- access the updated unemployment insurance tax payment status of the employer stored in the unified database,

- determine, based on the accessed updated unemployment insurance tax payment status of the employer, whether the employer associated with the claimant is an employer currently employing the claimant, and

- if the employer associated with the claimant is determined to be currently employing the claimant, deny the request as fraudulent.

based on a tax payment status of a second employer associated with the claimant.

115. (New) The system of claim 80 wherein the functional layer being configured to receive information from the employer regarding employees of the employer includes the functional layer being configured to receive information about new employees of the employer.

116. (New) The system of claim 80 wherein the functional layer being configured to receive information from the employer regarding employees of the employer includes the functional layer being configured to receive wage information paid by the employer to the employees.

117. (New) A method for handling unemployment insurance, comprising:  
electronically providing a unified database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of an employer associated with the claimant;  
receiving information from the employer regarding employees of the employer;  
electronically calculating, using at least one computer processor, an unemployment insurance tax due by the employer to a federal or state government unemployment insurance agency;  
communicating to the employer an invoice requesting payment of the unemployment insurance tax due by the employer;  
receiving an indication that the unemployment insurance tax due has been paid;  
electronically accessing the unemployment insurance tax payment status of the employer stored in the unified database;  
updating the accessed unemployment insurance tax payment status of the employer based on the information received from the employer and to reflect payment of the unemployment insurance tax due;

electronically storing the updated unemployment insurance tax payment status in the unified database;

receiving a request for an unemployment insurance benefit by the claimant; and  
electronically evaluating the request for the unemployment insurance benefit by the claimant based on the benefit status of the claimant and the updated unemployment insurance tax payment status of the employer.

118. (New) The method of claim 117 further comprising accessing the unified database using an access channel.

119. (New) The method of claim 118 wherein accessing the unified database comprises receiving a telephone call through a telephone contact center.

120. (New) The method of claim 118 wherein accessing the unified database comprises communicating with the unified database over a computer network using a web self-service center.

121. (New) The method of claim 117 further comprising managing the unemployment insurance benefit data and the unemployment insurance tax data through a unified desktop.

122. (New) The method of claim 121 wherein evaluating the request comprises evaluating the request through the unified desktop.

123. (New) The method of claim 121 further comprising managing payment of the unemployment insurance tax by the employer through the unified desktop.

124. (New) The method of claim 121 further comprising providing information to a worker through one or more pop-up screens through the unified desktop.

125. (New) The method of claim 117 further comprising receiving a first web-based communication from a user through a web-based interface.

126. (New) The method of claim 125, wherein the user is the claimant and receiving the first web-based communication comprises receiving the request for the unemployment insurance benefit from the claimant through the web-based interface.

127. (New) The method of claim 125, wherein the user is a user affiliated with the employer and receiving the first web-based communication comprises receiving payment information, through the web-based interface, for paying the unemployment insurance tax due from the user affiliated with the employer.

128. (New) The method of claim 125 further comprising sending a second web-based communication to the user through the web-based interface.

129. (New) The method of claim 128 wherein the user is a user affiliated with the employer and sending the first web-based communication to the user through the web-based interface comprises sending, through the web-based interface, the invoice requesting payment of the unemployment insurance tax due by the employer.

130. (New) The method of claim 117 further comprising providing:  
one or more web pages configured to enable the claimant to submit the request for the unemployment insurance benefit; and  
one or more web pages configured to enable the employer to manage payment of the unemployment insurance tax.

131. (New) The method of claim 130 wherein the one or more web pages configured to enable the employer to manage payment of the unemployment insurance tax comprises:  
at least one web page displaying the invoice that requests payment of the unemployment insurance tax due by the employer, and



at least one web page configured to receive payment information from the employer for paying the invoice.

132. (New) The method of claim 131, wherein the payment information includes credit card information for paying the invoice.

133. (New) The method of claim 117 further comprising generating a report based on the unemployment insurance benefit data and the unemployment insurance tax data.

134. (New) The method of claim 133 wherein the report includes at least one of an employer balance due report, an employer monthly benefits charge statement, an employer determination of benefits report, a claimant claim history report, a claimant job referral report, a performance metrics report, a notice, an identification of claimant discrepancy report, and an identification of agency discrepancy report.

135. (New) The method of claim 117 further comprising communicating with an external agency through an external system interface. .

136. (New) The method of claim 135 wherein the external agency includes at least one of the state unemployment insurance agency and the federal unemployment insurance agency.

137. (New) The method of claim 117 further comprising:  
receiving the request for the unemployment insurance benefit;  
sending a notification to the employer associated with the claimant indicating that the claimant is seeking the unemployment insurance benefit; and  
receiving a response from the employer to the notification.

138. (New) The method of claim 137 further comprising updating the unified database based on the response from the employer.

139. (New) The method of claim 117 further comprising issuing the unemployment insurance benefit to the claimant if the claimant is eligible for the unemployment insurance benefit.

140. (New) The method of claim 139 further comprising receiving an update of the benefit status of the claimant.

141. (New) The method of claim 140 further comprising evaluating whether to terminate the unemployment insurance benefit based on the updated benefit status of the claimant.

142. (New) The method of claim 117, wherein evaluating the request comprises: accessing the updated unemployment insurance tax payment status of the employer stored in the unified database,

determining, based on the accessed updated unemployment insurance tax payment status of the employer, whether the employer associated with the claimant is an employer currently employing the claimant, and

if the employer associated with the claimant is determined to be currently employing the claimant, deny the request as fraudulent.

143. (New) The method of claim 117 further comprising notifying the employer of a delinquent payment of unemployment insurance tax due to the federal or the state government unemployment insurance agency.

144. (New) The method of claim 117 further comprising notifying the claimant of an unemployment insurance benefit overpayment.

145. (New) The method of claim 117 wherein receiving information from the employer regarding employees of the employer includes receiving information about new employees of the employer.

146. (New) The method of claim 117 wherein receiving information from the employer regarding employees of the employer includes receiving wage information paid by the employer to the employees.

147. (New) A system for handling unemployment insurance comprising:  
unemployment insurance benefit data comprising a benefit status of a claimant;  
unemployment insurance tax data comprising an unemployment insurance tax payment status of an employer associated with the claimant; and  
a unified desktop that is configured to:  
receive information from the employer regarding employees of the employer;  
calculate an unemployment insurance tax due by the employer to a federal or state government unemployment insurance agency based on the received information from the employer,  
communicate to the employer an invoice requesting payment of the unemployment insurance tax due by the employer,  
receive an indication that the unemployment insurance tax due has been paid,  
access the unemployment insurance tax payment status of the employer,  
update the accessed unemployment insurance tax payment status of the employer based on the information received from the employer and to reflect payment of the unemployment insurance tax due,  
receive a request for an unemployment insurance benefit by the claimant, and  
evaluate the request for the unemployment insurance benefit by the claimant based on the benefit status of the claimant and the updated unemployment insurance tax payment status of the employer.

148. (New) The system of claim 147, wherein the unified desktop comprises a web-based interface configured to provide:

one or more web pages that receive the information from the employer regarding employees of the employer

one or more web pages that display the invoice requesting payment of the unemployment insurance tax due by the employer;

one or more web pages that receive payment information for payment of the unemployment insurance tax due by the employer; and

one or more web pages with which the claimant can interact to electronically submit the request for the unemployment insurance benefit.